

Why Do I Need Overseas Student Health Cover if I Already Have Travel Insurance?

Hospital treatment in Australia can be expensive. The average cost of shared ward accommodation in a public hospital in Australia is \$255 per day. International students are not eligible for Medicare - the Australian government's public health insurance system. Without access to the safety net of Medicare, international students may have difficulty paying for medical treatment. As a result, overseas student health cover (OSHC) was introduced to ensure international students have adequate health care arrangements during their stay in Australia. OSHC ensures international students can access appropriate health care without undue financial hardship.

Additionally, the Department of Immigration and Multicultural Affairs and Indigenous Affairs (DIMIA) requires all holders of a student visa to maintain OSHC.

DIMIA advises that international students who do not maintain their OSHC will have their visas cancelled.

Overseas student health cover (OSHC) was introduced in March 1989 to provide self-funded medical and hospital cover for overseas students and their dependants. OSHC was originally introduced to:

- ☞ ensure that the cost of health insurance did not serve as a disincentive to prospective overseas students;
- ☞ minimise the risk of bad debt to hospitals, doctors and other health professionals;
- ☞ ensure the costs of providing health services to government-sponsored students was clearly attributable; and
- ☞ make sure there was no, or minimal, cost to the Australian taxpayer for the provision of health services to overseas students.

Changes to OSHC

Until 31 December 1999, OSHC was provided to international students under a sole –provider arrangement with Medibank Private. Changes to the National Health Act 1953 mean that, since 1 January 2000, other Australian registered health benefits organisations are able to offer OSHC policies. These policies must be approved by the Commonwealth Department of Health and Ageing. The changes, by encouraging competition for the delivery of OSHC products, were designed to ensure:

- ☞ overseas students and their accompanying family members have access to affordable medical and hospital treatment while studying in Australia;
- ☞ accessible and efficient service delivery; and
- ☞ students have a clear understanding of their benefits.

The changes also allow students to take out additional cover in the form of Extra OSHC . Health funds that wish to offer OSHC must sign a deed with the Department of Health and Ageing, which sets out the formal arrangements for the provision of OSHC. Health funds that have signed this deed and are currently offering OSHC are:

☞ Medibank Private	www.medibank.com.au	2009 A\$354
☞ OSHC Worldcare	www.oshcworldcare.com.au	2009 A\$380
☞ BUPA OSHC	www.overseasstudenthealth.com	2009 A\$360
☞ Australian Health Management	www.ahm.com.au/OSHC	2009 A\$345

(prices subject to change without notice)

All these policies are available on line at the above links and **MUST BE PURCHASED PRIOR TO VISA APPLICATION**. Proof of purchase must be submitted with your visa application and also sent to your Australian District Counsellor. You may choose the policy that suits you however, Medibank has a walk in office in most major shopping centres which makes claims very simple. Talk to your Australian District Counsellor if you have any questions.

Procuring Medibank Private Overseas Student Health Cover online.

Go to <http://www.medibank.com.au>

Screen 1

medibank PRIVATE

Member Services Health Cover Options Travel Insurance Overseas Students Visitors Cover Health Care Providers About Us

Welcome to Medibank Where do you live? 12 July 2006

Overseas Students Health Cover

- Welcome to new members
- Overseas Students Health Cover
- Get a Quote
- Join Online Checklist
- Join Online Now
- New OSHC Member
- Other Joining Options
- Renew Your Membership
- Medibank Private Travel Club
- Email Us

MyOptions
Great cover for young singles and couples

Tax statement information 2005/2006

Having hospital cover can save on your bottom line...

Fast. Secure. Join online now

Keep up to date with the latest **feelbetter** rewards
Privatisation of Medibank announced

Australia's most dangerous sports **revealed**
Member **Health and Wellbeing** Information

Choose the Right Cover Get a Quote or Join Now Online Member Services Login

Find a Medibank cover that's right for you.
Where do you live?
What is your age?

Get a quote on a specific cover or join online.
Choose your status
Where do you live?

Manage your membership details, make an extra's claim, pay your premium and communicate with us online
Login ID
Password

Click the Overseas Students tab

Screen 2

Join Online

To obtain a personalised quote for Overseas Student Health Cover answer the questions below and click on "calculate" at the bottom of the page.

To learn more about an option click on the question mark icon.

You can also [download a summary of premiums](#) on the Brochures Page.

If you are a single student then choose 'Single' cover below. Please select 'Family' if your spouse/partner and/or dependent children (up to 18 years of age) have been authorised to enter and remain in Australia with you, and are residing at the same place as you in Australia.

Choose Single Cover – 12 months – approx date of arrival in Australia as the start date.

Choose your cover	Single	
Select your length of cover	12 Months (1 Year)	
Commencement Date	31 July 2006	
<input type="button" value="calculate"/>		

Premium	\$342.00
Cover Type	Overseas Student Health Cover, Single Cover, 1 Year, Commencing 31 July 2006, Expires 30 July 2007

[Change Options](#)

[Join Online Now](#)

Screen 3

Premium	\$342.00
Cover Type	Overseas Student Health Cover, Single Cover, 1 Year, Commencing 31 July 2006, Expires 30 July 2007

Step 1 of 2

Membership Application

ess
omise Application

Questions marked with a * are mandatory.



Customise Application

- * Are you switching from another Australian health insurance fund?
 Yes
 No
- * Do you have an Australian Residential Address?
 Yes
 No
- * Where would you like your Membership Card sent?
 Australian Residential Address
 Educational Institution
 Medibank Private Retail Centre

* No
* Yes
* Aust. Residential Address

Continue

Screen 4

Terms and Conditions

Questions marked with a * are mandatory.



Terms and Conditions

This website contains information designed to encourage people to join Medibank Private and to assist current Members in deciding whether to change their level of cover. The following is a summary of important information relating to Membership of Medibank Private, rules relating to the payment of Benefits, and a Glossary of words and phrases used throughout this brochure. Please make sure you are familiar with the following information and the Glossary.

Further information is contained in the Membership Guide, which is sent to you with your Membership card after joining or changing cover. The

[View Printer Friendly Terms and Conditions](#)

* I accept the Terms and Conditions

Accept.

Privacy Policy

Effective May 2003

Medibank Private highly values the relationship we have with you. As an important part of this relationship, we are committed to protecting the personal information that you entrust to us.

Introduction

To provide our services to you, we ask that you give us certain information, including your name, address, age, and contact details. Where you have a family policy we may also ask you for similar

[View Printer Friendly Privacy Policy](#)

* I accept the Privacy Policy

Accept.

Screen 5

Personal Details

* Title other

* Family/Surname

* Given Name as shown on Passport

* Date of Birth

* Gender

* Passport Number

* Country of Passport Issue
If other, please complete

What languages do you speak

* E-mail Address

Australian Residential Address

* Street

* Suburb/Town

* State

* Post Code

* Contact Phone in Australia

* Which phone number is this? Home Mobile

Australian Educational Institution where you are studying

* Name of Educational Institution

* Postal Address

* Suburb/Town

* State

* Postcode

Fill in details as required

Check with your District Counsellor in Australia which address to put in here. It is likely to be either your first host family, or your counsellor's address.

Put your Australian school address here

Screen 6



Secure Membership Application



Premium \$342.00

Cover Type Overseas Student Health Cover, Single Cover, 1 Year, Commencing 31 July 2006, Expires 30 July 2007

Step 4 of 5

First Payment

Progress

- ✓ Customise Application
- ✓ Terms and Conditions
- ✓ Membership Details
- First Payment
- Sign Forms and Cover Note

Questions marked with a * are mandatory.



Your Credit Card Details

Total Amount Charged **\$342.00**

* Card Holders Name

* Card Number

* Card Type

* Expiry Date

* Card Security Code (CSC)



Screen 7



Medibank Private Limited
ABN 47 080 890 259
is a registered health
benefits organisation

Cover Note

To obtain your student visa from an Australian visa issue office, you will need to take this Cover Note, together with all required additional documentation, such as your enrolment documents. This Cover Note is your receipt and proof of purchase of Medibank Private Overseas Student Health Cover.

Fund Details

Thank you for choosing Medibank Private as your health insurance fund. We are confident that the policy you have selected enables you to plan and manage your health care. Your membership details are listed below. If you need more information, please call us on

Reference Number 123245A6C

Personal Details

Family Name SMITH
Other Name JANE
Educational Institution SMITH HIGH SCHOOL
Address SMITH STREET, SMITHTOWN

Type of Cover Single
Length of Cover 1 Year
Commencement date 25/07/2006
Expiry Date 24/07/2007
Transaction Receipt VQFR0A6E04AA
OSHC Premium \$342.00

Printable Cover Note
for visa application and
receipt of payment

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Medibank Private Limited ABN 47 080 890 259 is a registered health benefits organisation.

Within 24 hours you will receive confirmation of policy from Medibank Private via email.

The membership card will be posted to the Australian Residential Address you nominated within 7-10 days.